

**CALIFORNIA CONSUMER COMPLAINT STUDY - 2005**  
**50 LARGE AUTOMOBILE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA**  
**RATIO for COMPLAINT YEARS - 2002, 2003 and 2004**

'04 Rank	Company Name	2004 Approx. Exposure Count	Justified Complaint Ratio			Number of Justified Complaints		
			2004	2003	2002	2004	2003	2002
1	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	164,949	0.0	1.8	1.9	0	3	3
2	CALIFORNIA CAPITAL INSURANCE COMPANY	60,090	0.0	5.0	0.0	0	3	0
3	UNITED SERVICES AUTOMOBILE ASSOCIATION	416,066	0.5	0.7	1.0	2	3	4
4	WAWANESA GENERAL INSURANCE COMPANY	241,731	0.8	1.9	0.6	2	4	1
5	USAA CASUALTY INSURANCE COMPANY	355,990	0.8	1.8	1.6	3	6	5
6	WAWANESA MUTUAL INSURANCE COMPANY (THE)	115,417	0.9	0.0	0.0	1	0	0
7	CALIFORNIA STATE AUTO ASSOC. INTER-INSURANCE BUREAU	1,793,155	0.9	1.3	2.1	17	24	37
8	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	1,862,831	1.1	1.5	2.1	20	27	36
9	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2,892,924	1.5	1.0	1.1	43	29	32
10	GOVERNMENT EMPLOYEES INSURANCE COMPANY	199,660	1.5	3.4	2.0	3	7	4
11	ALLSTATE INDEMNITY COMPANY	1,174,326	1.5	3.4	4.0	18	36	46
12	AMCO INSURANCE COMPANY	121,936	1.6	4.3	3.6	2	5	4
13	GEICO GENERAL INSURANCE COMPANY	299,921	2.0	3.6	3.2	6	11	10
14	GLENS FALLS INSURANCE COMPANY (THE)	99,945	2.0	1.0	0.0	2	1	0
15	NATIONAL GENERAL INSURANCE COMPANY	199,747	2.5	4.8	6.0	5	9	11
16	MERCURY INSURANCE COMPANY	1,404,655	2.6	1.9	2.0	36	25	24
17	VIKING INSURANCE COMPANY OF WISCONSIN	272,862	2.6	3.3	6.8	7	9	21
18	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	143,808	2.8	4.3	1.7	4	6	2
19	ALLSTATE INSURANCE COMPANY	609,447	3.0	2.4	3.9	18	16	28
20	21ST CENTURY INSURANCE COMPANY	1,207,825	3.0	2.8	3.5	36	36	37
21	PROGRESSIVE MARATHON INSURANCE COMPANY	67,050	3.0	2.2	7.0	2	2	8
22	WESTERN UNITED INSURANCE COMPANY	108,211	3.7	7.2	3.8	4	8	3
23	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	107,259	3.7	2.1	5.0	4	2	4
24	LIBERTY MUTUAL FIRE INSURANCE COMPANY	214,044	3.7	4.9	3.6	8	8	5
25	MERCURY CASUALTY COMPANY	419,083	3.8	2.2	3.1	16	9	11
26	PROGRESSIVE WEST INSURANCE COMPANY	227,630	4.0	2.8	5.3	9	5	7
27	SAFECO INSURANCE COMPANY OF AMERICA	316,348	4.1	2.1	1.4	13	7	4
28	FARMERS INSURANCE EXCHANGE	1,994,081	4.8	5.5	4.6	95	113	97
29	PROGRESSIVE CASUALTY INSURANCE COMPANY	122,854	4.9	1.9	1.1	6	2	1
30	GEICO INDEMNITY COMPANY	96,583	5.2	3.6	3.8	5	3	3
31	NATIONWIDE MUTUAL INSURANCE COMPANY	115,465	5.2	9.8	8.7	6	12	12
32	QBE INSURANCE CORPORATION	55,500	5.4	0.0	0.0	3	0	0
33	ALLSTATE PROPERTY AND CASUALTY INSURANCE CO.	54,214	5.5	4.0	6.1	3	4	8
34	PROGRESSIVE CHOICE INSURANCE COMPANY	155,535	5.8	1.1	0.0	9	1	0
35	AMEX ASSURANCE COMPANY	135,102	5.9	3.2	9.7	8	3	5
36	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	64,069	6.2	4.7	0.0	4	2	0
37	HARTFORD UNDERWRITERS INSURANCE COMPANY	174,692	6.3	6.0	8.1	11	10	13
38	PERMANENT GENERAL ASSURANCE CORPORATION	76,371	6.5	3.0	3.0	5	2	2
39	HARTFORD CASUALTY INSURANCE COMPANY	59,890	6.7	6.6	9.4	4	4	6
40	STANDARD FIRE INSURANCE COMPANY (THE)	92,147	7.6	12.2	9.6	7	9	3
41	COAST NATIONAL INSURANCE COMPANY	407,909	9.6	21.2	6.6	39	76	31
42	INFINITY INSURANCE COMPANY	464,302	9.9	10.5	11.9	46	42	37
43	PACIFIC SPECIALTY INSURANCE COMPANY	75,266	10.6	2.7	11.7	8	2	9
44	METROPOLITAN DIRECT PROPERTY AND CASUALTY	83,130	10.8	0.0	2.2	9	0	1
45	AMERICAN INTERNATIONAL INSURANCE CO. OF CALIF., INC.	54,802	10.9	11.3	38.4	6	7	20
46	GRANITE STATE INSURANCE COMPANY	190,024	12.6	19.1	17.1	24	25	13
47	STERLING CASUALTY INSURANCE COMPANY	61,640	14.6	38.7	48.7	9	27	35
48	FINANCIAL INDEMNITY COMPANY	113,206	15.0	24.8	20.5	17	27	24
49	HUDSON INSURANCE COMPANY	75,392	39.8	50.5	72.1	30	20	7
50	LINCOLN GENERAL INSURANCE COMPANY	72,826	43.9	41.4	13.0	32	35	9

NOTE: Complaint Ratio is based on the number of Justified Complaints to 100,000 Earned Exposures.